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00280658aa

Amendment dated 10/20/2004

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The following is a complete listing of all claims in the application, with an indication of the status of each:

Listing of claims:

- 1 1. (currently amended) A method for insuring a buyer in the purchase of
2 goods or services, comprising:
 - 3 (a) receiving a quote request from a buyer, said quote request
4 requesting an insurer to consider reimbursing said buyer for economic damage
5 resulting from said buyer buying goods or services from a seller;
 - 6 (b) assessing risks of insuring the buyer for reimbursement of said
7 economic damage based on information about said seller, said information
8 including information extracted from information about a plurality of sellers in
9 a plurality of markets for goods and services collected and maintained by said
10 insurer independently from said quote request; and
 - 11 (c) deciding whether to offer said buyer an insurance policy which
12 at least partially reimburses said buyer for said economic damage based on a
13 risk assessment made in step (b),
14 wherein computer processes are used to execute at least said receiving
15 and assessing steps.
- 1 2. (original) The method of claim 1, further comprising:
2 transmitting said quote request from said buyer to said insurer over a
3 network.
- 1 3. (currently amended) The method of claim 1, wherein said quote request
2 includes information which describes at least one two of: i) said goods or
3 services, ii) an intended use by said buyer of said goods or services, iii) a

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- 4 market of said buyer with respect to said goods or services, iv) reliability
5 required of said goods or services by said buyer, and y) an importance of said
6 goods or services to said buyer's business; and
7 wherein the risk assessment in step (b) is performed based also on said
8 information.
- 1 4. (original) The method of claim 3, wherein said information is transmitted
2 by said buyer to said seller in machine-readable form over a network.
- 1 5. (original) The method of claim 1, wherein said risk assessment is
2 expressed as a rating which provides an indication of whether insuring said
3 buyer is one of a low risk or a high risk to said insurer.
- 1 6. (original) The method of claim 1, wherein if said insurer decides to offer
2 said insurance policy in step (b), said method further comprises:
3 (d) computing an amount of reimbursement of said buyer based on
4 the risk assessment determined in step (b).
- 1 7. (previously presented) The method of claim 1, wherein step (b) includes
2 assessing risk based on one of the following additional forms of information:
3 information about current policies of said insurer, information about
4 organizations which request quotes, and information about using said goods or
5 services of said seller in a business of said buyer.
- 1 8. (previously presented) The method of claim 1, further comprising:
2 maintaining a database of information of said seller;
3 updating said seller database based on a history of said seller in
4 providing said goods or services; and

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- 5 performing step (b) based on information in said seller database.
- 1 9. (original) The method of claim 1, wherein step (b) includes:
2 computing a SLACK indicator which includes reducing a maximum
3 monthly output of said goods or services of said supplier by an amount of goods
4 or services needed by said buyer and an amount of said goods or services said
5 buyer is obtaining or has contracted to obtain from at least one other seller.
- 1 10. (original) The method of claim 1, wherein step (b) includes:
2 locating a dependency of said buyer on other sellers;
3 making a recommendation to said seller of reducing reliance of said
4 buyer on said other sellers based on said dependency.
- 1 11. (original) The method of claim 1, wherein steps (b) and (c) are performed
2 by a computer program.
- 1 12. (previously presented) The method of claim 1, further comprising:
2 deciding not to extend an offer to said buyer when said insurer is
3 unable to obtain or assess desired information by a predetermined period of
4 time after said quote request was received.
- 1 13. (original) The method of claim 1, further comprising:
2 reimbursing said buyer for economic damage resulting from said buyer
3 buying goods or services from a seller that would not have been sustained had
4 a current supplier been used instead.
- 1 14. (original) The method of claim 1, wherein step (b) is performed based on
2 information about said seller stored in one or more databases.

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- 1 15. (withdrawn) A method of obtaining insurance in connection with buying
2 goods or services, comprising:
3 receiving a price quote from a seller of goods or services;
4 submitting a request to an insurance company for an insurance policy
5 reimbursing a buyer for economic damage resulting from said buyer buying
6 said goods or services from said seller;
7 receiving an offer from said insurance company for said insurance
8 policy, said offer including premium information; and
9 determining whether to accept said offer based on said premium
10 information.
- 1 16. (withdrawn) The method of claim 15, wherein said seller is a new seller
2 to said buyer with respect to said goods or services.
- 1 17. (withdrawn) The method of claim 15, wherein said submitting step
2 includes transmitting said request to said insurance company over a network.
- 1 18. (withdrawn) The method of claim 15, wherein said buyer receives said
2 offer from said insurance company over the internet.
- 1 19. (withdrawn) The method of claim 15, wherein said determining step
2 includes:
3 adding said price quote from said seller and price information included
4 in said premium information to derive an effective price for buying said goods
5 or services from said seller;
6 performing an economic analysis based on said effective price; and

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- 7 accepting said offer for said insurance policy based on said economic
8 analysis.
- 1 20. (withdrawn) The method of claim 19, wherein in said adding step adding
2 said price quote and said price information are added on a per-unit cost basis.
- 1 21. (withdrawn) The method of claim 19, wherein said performing step
2 includes comparing said effective price to a price offered by another seller,
3 and wherein said accepting step includes accepting said offer if said effective
4 price is less than the price offered by said another seller.
- 1 22. (withdrawn) The method of claim 21, wherein said another seller is a
2 seller previously used by said buyer to buy said goods or services.
- 1 23. (withdrawn) The method of claim 15, further comprising:
2 rejecting said offer and choosing to obtain said goods or services from
3 an existing seller.
- 1 24. (withdrawn) The method of claim 15, further comprising:
2 communicating a rejection of said offer to said insurance
3 company over a network.
- 1 25. (withdrawn) The method of claim 15, further comprising:
2 accepting said offer; and
3 submitting a request to buy said goods or services to said seller over a
4 network.

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- 1 26. (withdrawn) A method for selecting a seller of a good or service,
2 comprising:
3 receiving a price quote for said good or service from a seller;
4 submitting a request for an insurance policy to an insurance company
5 for reimbursing a buyer for economic damage resulting from a purchase of
6 said good or service from said seller, said insurance company maintaining a
7 database of information on said seller;
8 assessing risk of insuring said buyer with respect to said purchase
9 based at least in part on the information in said database;
10 offering said insurance policy request upon a favorable risk
11 assessment, said offering step including communicating premium price
12 information for said insurance policy, said premium price information
13 providing an indication of risk to said buyer in purchasing said good or service
14 from said seller.
- 1 27. (withdrawn) The method of claim 26, further comprising:
2 comparing a price for said good or service from a previous or existing
3 seller with a price computed by adding said price quote with said premium
4 price information; and
5 accepting or rejecting said offer of said insurance policy based on said
6 comparing step.
- 1 28. (withdrawn) The method of claim 26, further comprising:
2 maintaining, at said insurance company and after acceptance of said
3 insurance policy, a database containing information indicative of an ability of
4 said seller to continue supplying said good or service to said buyer;
5 conveying information from said database to said buyer; and

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6 determining whether to assist said seller in providing said good or
7 service or discontinue receiving said good or service from said seller based on
8 said conveyed information.

1 29. (withdrawn) The method of claim 26, further comprising:
2 communicating information relating to said buyer's needs in machine-
3 readable form over a network to said insurance company.

1 30. (withdrawn) A method of linking buyers with sellers, comprising:
2 providing an insurance company which offers an insurance policy
3 which reimburses a buyer for economic damage resulting from said buyer
4 buying goods or services from a first seller; and
5 maintaining, at said insurance company, a database which includes a
6 directory of sellers and ratings which said insurance company has assigned to
7 each of said sellers; and
8 wherein said insurance company further:
9 (a) selects a second seller from said directory who has a more
10 favorable rating than said first seller; and
11 (b) contacting either said second seller or said buyer to initiate a
12 supply contract between said buyer and said second seller.

13
1 31. (withdrawn) A system for insuring a buyer in buying goods or services,
2 comprising:
3 an insurance company which provides policies that reimburse buyers
4 for economic damage resulting from the purchase of goods or services from
5 sellers;
6 a database for storing information on a plurality of sellers and their
7 goods or services;

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8 means for assessing a risk of insuring a buyer in purchasing goods or
9 services from a first one of said plurality of sellers; and
10 means for deciding whether to offer said buyer an insurance policy
11 based on a risk assessment determined by said risk assessing means.

1 32. (currently amended) An insurance based method for adding to a market
2 for goods or services the price of risk to the buyer of non-performance by a
3 seller, comprising the steps of:
4 gathering information about each of one or more sellers in said market,
5 said information being extracted from databases of information about sellers
6 in a plurality of markets;
7 requesting an insurance policy reimbursing a buyer for economic
8 damage resulting from buying goods or services from one of said one or more
9 sellers;
10 determining a price for said policy, said determination being based on
11 an assessment of risks and an evaluation of said gathered information ,
12 wherein computer processes are used to execute at least said gathering
13 and determining steps.

1 33. (previously presented) The insurance based method of claim 32, wherein
2 said determined price is combined by said buyer with a price offered by said
3 one of said one or more sellers for said goods or services to produce an
4 effective cost of buying said goods or services from said offering seller.

1 34. (previously presented) The insurance based method of claim 32, wherein
2 said gathering and determining steps are performed for an insurance company
3 and said requesting step is performed for said buyer, said insurance company

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- 4 providing said buyer with an alternative seller from said one or more sellers if
- 5 said buyer does not accept said seller's offered price.